

SN SERVICING CORPORATION

323 FIFTH STREET (95501)
P.O. BOX 35
EUREKA, CA 95502
(707) 442-2818 FAX (707) 443-1562

October 05, 2005

ROBERT KOCSIS
1106 PASSER RD
COOPERSBURG, PA 18036

Loan ID: 000000000000000000

Notice of Rate Adjustment

In accordance with the terms of your adjustable rate loan, an interest rate and payment change is scheduled to occur.

Your new interest rate will be 6.1250%, which is based on an index value of 2.8700%, and will be effective 10/01/05. Your previous interest rate was 5.1250% which was based on an index value of 0.0000%. To calculate the new interest rate, a margin of 3.2500% is added to the index which is then subject to periodic caps and rounding. The new principal and interest payment will be \$ 896.88. The total payment due will be changed from \$ 665.79 to \$ 896.88, effective with the payment due 11/01/05.

The next rate change is scheduled on 10/01/06 and every 12 payment(s) thereafter. The next payment change is scheduled for 11/01/06 and every 12 payment(s) thereafter.

Please continue to mail your payments as previously directed. If you have any questions about this notice, you can contact us at the number below.

SN Servicing Corporation
Toll Free: (800) 603-0836

*If your account is not contractually current, the new payment amount will not go into effect until your loan is due for 11/01/05.